



HARFORD COUNTY, MARYLAND 2006 TAX SALE

TERMS OF SALE
JUNE 19, 2006

This is a public auction. Prospective bidders should investigate the properties. There is no warranty, expressed or implied, that a property has a marketable title or contains the area of land which it is said to contain. The purchaser assumes all risks in that regard.

The term "taxes" used therein refers to outstanding Real Estate Taxes, Annual Benefit Assessments, Prorated Area Charges, Joppatowne Subdistrict Charges, User Benefit Assessments, Fallston Sewer Assessment, Cedars Road Improvement Levies, Athens Court Road Improvement Levies, Whiteford Sewer Assessments, Cape Knoll Road Improvement Levies, Abandoned Property Liens, Vegetation Liens, Water/Sewer Usage Charges, Town of Bel Air charges, City of Aberdeen charges, City of Havre de Grace charges, interest, service charges, penalties, and advertising charges. Harford County shall not be responsible or assume any liability resulting from the sale of properties for municipal taxes, charges, etc. as said sales are solely for the convenience of the municipality.

ALL TAX SALE BIDDERS ARE SUBJECT TO THE FOLLOWING TERMS OF SALE:

A. General Terms of Sale

- §14-818 of the Tax Property Article of the Annotated Code of Maryland provides that the payment of the purchase price on tax sales **"shall be on the terms required by the Collector."** Harford County (County) may refuse to accept bids that are not made in good faith. The County requires that all purchasers remit on the day of the tax sale the full amount of all taxes and other outstanding charges due on the property, whether in arrears or not, together with interest and penalties on the outstanding amounts and expenses incurred. In addition, §14-818 provides that "the residue of the purchase price remains on credit." The difference between the bid amount and the amount paid at the time of sale must be paid upon foreclosure.
- All entity bidders (corporations, partnerships, limited liability companies, limited liability partnerships, trusts and estates) shall be registered in their full corporate names. All entities must be qualified to conduct business in the State of Maryland. Entity bidders must provide the name and address of their resident agent and street address of their principal place of business. Agents of entity bidders must identify themselves by full name and address and provide evidence of their authorization to bind the principal, if requested by the County.
- The Harford County Department of the Treasury (Department) will provide tax sale buyers with IRS FORM 1099 and will report any earnings to the proper taxing authorities. Prospective bidders must provide their social security or tax identification numbers to the County to obtain a bid card.

B. The Bidding Process

- All bidders must **register** with the Department and have a **numbered bidder card** assigned to them.
- Bidders are required to **fully extend** their assigned numbered card. To avoid any disputes, the card must be visible to the auctioneer.
- Only **one bidder number** will be assigned **per legal entity**.
- The Treasurer, Auctioneer, or designee may at any time debar, suspend, or eject any bidder from further participation in any tax sale for disruption of the sale or violation of any terms of the sale. In addition to the individual bidders that are barred, the entity they represent will also be barred from further participation in any tax sale held in Harford County.
- The auctioneer may refuse any bid, which, in the auctioneer's sole subjective discretion, will manifestly frustrate the object and purpose of the tax sale.
- Any agreement, consent, or conspiracy to suppress, predetermine, rig or fix the bidding at the tax sale is contrary to public policy and the Treasurer retains the authority to void any such bids received.
- Bidding will begin at an amount set by the auctioneer. Bid prices will be no less than the amount due for taxes and other charges. The auctioneer will begin with the first property and proceed in alphabetic order by the owner's last name and stating the amount due. The auctioneer will set any and all incremental bidding levels. When the auctioneer says "sold," the sale of the property is complete. The auctioneer's decision is final. If there are no bidders, the property will be sold to Harford County.
- Successful bids will be conditionally accepted, pending payment of the amounts due. Payment is required by close of business (5:00 P.M.) the day of the tax sale.

- **All cellular telephones, pagers or other communication devices must be turned off while in the County Council Chambers. Any use of these devices during the Tax Sale is prohibited.**

C. Notice Regarding Redemption, Foreclosure, and Certificates

- The Department will be informing all property owners, and any other known parties having an interest in the property, of your bid price and such other information as may be necessary to enable those parties to make an informed financial decision concerning redemption.
- Tax Sale Certificates will be available to the purchasers within four (4) months from the date of the sale. Purchasers may contact the Department in writing and request their certificates be mailed to them anytime after four (4) months from the date of sale. Certificates of sale will expire two (2) years from the date of the certificate of sale unless a proceeding to foreclose is filed prior to that time. Any right, title and interest of the purchaser in the property sold shall cease at the point of expiration, and all money received by the County as a result of the sale shall be deemed forfeited.
- The first date to file in the Circuit Court to **foreclose all right to redemption** on the property is **December 20, 2006**. Check with the Department (410-638-3269) to verify that the property has not been redeemed. A Bill of complaint must be filed within two (2) years from the date of the Certificate of Sale. **The buyer is required to report such filings to the Department immediately.**
- The purchaser will pay the balance of the original bid price, and all taxes due and payable immediately following the issuance of a judgment by the Circuit Court and prior to the execution of a deed.
- The holder of a certificate of sale is not entitled to reimbursement of any fees or expenses incurred within the first four (4) months after the date of the tax sale.
- It is the responsibility of the purchasers to send to the Department, via fax, electronic mail, or hand delivery, an acceptable receipt of all expenses incurred in any action or in preparation for any action to foreclose the right of redemption. In all instances, an itemized statement of expenses permitted under Section 14-843 of the Tax Property Article shall be submitted, under affidavit, to the Treasurer. The County will not be held accountable for collecting expenses unless we have received the required documentation at the time of redemption.
- To record a deed to the property from the Treasurer, **all** governmental charges and billings including, but not limited to, water and sewer charges and special benefit charges made subsequent to the tax sale must be brought current as of the date of the deed.
- **All redemptions must be processed through the Department. No monies are to be solicited or accepted by the buyer, his agents, or attorney prior to filing to foreclose all right to redemption. Prior to filing to foreclose all right to redemption,** all fees and expenses under §14-843 of the Annotated Code of Maryland, of the Real-Property section shall be submitted to the Department for collection upon redemption. The Department will not be held responsible for collecting fees unless they have been submitted prior to receiving redemption monies. **After filing to foreclose all right to redemption,** the buyer, his agents, or attorney must submit, under affidavit, a statement of release that all actual expenses or fees under §14-843 of the Annotated Code of Maryland, of the Real-Property section, have been paid. If after 20 days from the date in which the Treasurer has demanded a statement of release and no statement has been provided, the Department will proceed to collect the redemption monies by collecting only expenses or fees that have been submitted to the Department.

D. Notice Regarding Voided Sales

- Whenever a Tax Sale on a property is voided for any reason, purchasers will be notified and advised not to pursue any further foreclosure action or to incur additional expenses. Reimbursement will be made according to §14-848 of the Tax Property Article of the Annotated Code of Maryland.

E. Warranty

- By signing this form, each bidder represents and warrants that he/she/it is authorized to bid and ready, willing and financially able to consummate each sale at the price(s) bid. Bidders acknowledge that this representation is material to the County's willingness to issue them a bidder card and to accept bids during the sale.

Failure to abide by any of the above terms can result, without notice, in barring future participation of the bidder and/or bidding entity for a time limit determined by the Treasurer.

John R. Scotten, Jr.
Treasurer of Harford County

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